

## **Terms and Conditions of Business**

We will always provide an estimate of anticipated costs in advance of commencing any treatment, which is discussed with the owner during the initial consultation. On occasions, there may be changes in a patient's condition, complications, additional diagnoses, prolonged hospitalisation and other issues which may lead to costs exceeding the initial estimate. We will always endeavour to explain these costs to the owner and update the estimate prior to these costs being incurred but there can be rare occasions when this may not be feasible due to the patient's urgent clinical need and/or inability to contact the owner.

### **Consultation fees**

Every pet that is referred to us is booked in for an initial consultation with one of our clinicians, which will incur a consultation fee. If your pet is not admitted to the hospital, settlement of the consultation fee is due at the time of your appointment. The consultation charge may be greater for emergency or short-notice appointments. Consultation fees are available in the Price Guide section on our website or on request.

### **Insured patients**

If your pet is insured we are happy to provide a free claim submission service for you should you clear your bill in full.

We can consider setting up a Direct Claim for you if your total treatment costs are over £500. This means we will claim our fees directly from the insurance company on your behalf. To allow the balance to remain outstanding, a Direct Claim Fee of £57 per referral is chargeable. This will cover you for follow up claims (over £500) for the referred condition for a period of 12 months. Please be aware the Direct Claim Fee is unlikely to be covered by your insurance policy.

You will need to bring the current valid insurance certificate or policy schedule with you, along with relevant claim submission documentation e.g claim form, claims link etc. If your pet is admitted to the hospital, a deposit is required. We will always request a minimum deposit of £250, however this deposit may need to be increased if your policy has a percentage excess, or if your estimate for treatment is larger than your policy limit. We accept all debit and credit cards. Once your pet has been discharged, and our clinicians have completed their report we will submit your claim to your insurers. Please note, a further claim will be required for each future visit. Once settlement has been received from your insurance company following a Direct Claim, we will inform you of any shortfalls or deductions that may have been made on your pet's claim. We will also provide you with a breakdown, explaining why there may be an outstanding balance on your account. Likewise, we will contact you to arrange the return of any credit balance to you if applicable.

Do remember, a direct claim is not a 100% guarantee that your insurance company will settle your claim. If your insurance company does not pay, you will still be liable to pay the full balance.

Clients should be aware that we cannot guarantee their insurance company will cover their pet's treatment and they are therefore encouraged to contact their insurance company to verify their cover prior to referral. We are happy to help with Pre-Authorisation claims for those clients with insurance policies where this is an option, and no additional fee is charged for this. Clients should contact us well in advance of their appointment if a Pre-Authorisation is required as some insurance companies can take up to 7 days to make a decision.

Due to the complexity of many of our cases, we cannot always guarantee all items will have been invoiced at time of discharge and so there may be additional items invoiced after discharge.

### **Royal Sun Alliance (RSA) Underwritten Insurance Policies**

If your insurance company is part of Royal Sun Alliance (RSA) and they charge you a £200 fee for coming to us, then we will refund that charge.

### **Uninsured cases**

If your pet is admitted to the hospital, a deposit of 50% of the higher end of your estimate will be taken at admission. The balance of payment is expected in full at time of invoicing.

We accept all debit and credit cards. We cannot take cheques, offer extended credit or offer payment plans. If your outstanding account reaches £5000 and your pet is remaining in the hospital, we would kindly ask that you make an interim payment to clear the account. Due to the complexity of many of our cases, we cannot always guarantee all items will have been invoiced at time of discharge and so there may be additional items invoiced after discharge. We will contact you with a finalised invoice for any remaining items along with a link to make payment for this through our online payment system, My Pet Portal.

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### **Your Data**

Please note that your details will be held securely on our Practice Management System (PMS).

### **Feedback**

We welcome your feedback on your experience at Anderson Moores. To provide feedback please visit [www.pet.lc/c/LDXcN](http://www.pet.lc/c/LDXcN) Feedback is regularly reviewed and acted upon.